

# **Transitioning from Active Duty to Retirement**

**Transition Assistance Program  
Seminar**

**Family Support Center  
Hickam Air Force Base**



**TRICARE West Region**

# Transitioning from Active Duty to Retirement

- TRICARE options
  - Standard/Extra/Prime
- More about Prime
- Other health insurance
- Pharmacy Benefits
- Supplemental insurance
- TRICARE for Life
- Other TRICARE/TriWest Information

# How TRICARE Changes When You Retire

- Must pay TRICARE Prime Enrollment fees and copayments
- TRICARE Extra cost-share increases to 20 percent
- TRICARE Standard cost-share increases to 25 percent
- Catastrophic Cap increases to \$3,000 annually
- MTF priority depends upon retiree's enrollment in Prime
- Dual-eligible retired service members and their dependents **must enroll in Medicare Part B** to remain TRICARE-eligible
- No longer eligible for TRICARE Prime Remote or TRICARE Prime Remote for Active Duty Family Members

# Updating DEERS Information

- Visit an ID-card-issuing facility; locate one near you at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl)
- Call 1-800-538-9552
- Fax changes to 1-831-655-8317
- Mail changes to  
Defense Manpower Data Center Support Office  
Attn: COA  
400 Gigling Road  
Seaside, CA 93955-6771
- Make address changes online at:  
[www.tricare.osd.mil/DEERSAddress](http://www.tricare.osd.mil/DEERSAddress)

# Which Option Should I Choose?

- **TRICARE Standard** — Offers unrestricted choice of certified civilian physicians; MTF on space-available basis
- **TRICARE Extra** — Offers unrestricted choice of network physicians; MTF on space-available basis
- **TRICARE Prime** — Access to MTF, PCM, specialists in network; added benefits; least paperwork

# TRICARE Prime

- Enrollment required
- Primary care manager (PCM)
- Available in and around military treatment facilities (MTF) and other service areas designated by the Department of Defense
- Access standards
- Least paperwork
- Can pay enrollment fee by monthly allotment or electronic funds transfer (EFT)

# Primary Care Manager (PCM)

- Provides most of your care and coordinates specialty care
- MTF or network provider
- Meets required standards
- Costs
  - Military PCM visits - free for retirees and their family members
  - Civilian network PCM visits - \$12 copayment for retirees and their family members
- Knows your family and medical history, lifestyle, and habits
- Prevents and detects health problems through regular screenings

# TRICARE Prime Costs

- Retirees, their family members and survivors
  - \$230 per individual
  - \$460 per family
- No annual deductibles
- Network provider fees
  - Outpatient visit: \$12 copayment
  - Inpatient visit: \$11 per day (\$25 minimum)
  - Emergency services: \$30 copayment
  - Behavioral health outpatient visit copayments:
    - \$25/individual or family therapy
    - \$17/group therapy
  - Behavioral health inpatient visit: \$40 per day



# Out-of-Area Care

- Urgent care
  - Call your PCM within 24 hours
  - Contact 1-888-TRIWEST (874-9378)
  - Authorization required
- Emergency
  - Seek care immediately
  - Call 911 or go to the nearest emergency room
- Routine
  - Not covered

# Point of Service (POS)

- Gives some flexibility, but is costly
  - Applies when
    - you receive non-emergency care not authorized or provided by your PCM
    - you have prescriptions filled outside the MTF, network or TRICARE mail order pharmacy (TMOP) service
- POS costs include
  - Deductible: \$300/individual or \$600/family
  - Cost-share: 50-percent of allowable charges

# TRICARE Standard

- Choice of TRICARE-certified providers
- Annual deductible
- Military hospital or clinic on space-available basis
- Treatment can be expensive
- No enrollment fee or form to complete
- Some procedures require prior authorization
- May have to file your own claims

# TRICARE Extra

- Pay five-percent less than TRICARE Standard
- Choice of doctors in civilian network
- Responsible for deductible first
- No enrollment fee or form
- Less paperwork
- Military hospital or clinic on space-available basis

# TriWest Claims Subcontractor

**Wisconsin Physician Services (WPS)** is TriWest's claims subcontractor for the TRICARE West Region.

- WPS information
  - 1-888-TRIWEST
  - [www.tricare4u.com](http://www.tricare4u.com)

# Other Health Insurance (OHI)

- TRICARE pays after all other health insurance plans except
  - Medicaid
  - TRICARE supplements
  - The Indian Health Service
  - Other programs/plans as identified by TMA
- Consider impact of OHI before enrolling in TRICARE Prime
  - Complete OHI form with Prime enrollment form
- Not required to obtain TRICARE referrals or prior authorization for covered services, except for adjunctive dental care, the PFPWD, and behavioral health care services
- You must follow the OHI referral and authorization requirements if applicable

# Pharmacy Benefits

<u>Place of Service</u>	<u>Generic</u>	<u>Brand Name</u>
MTF pharmacy (for medications in stock)	\$0	\$0
TMOP (up to a 90-day supply)	\$3	\$9
Retail Network Pharmacy (up to a 30-day supply)	\$3	\$9
Non-Network Pharmacy (whichever is greater)	\$9 or 20% of total cost after the deductible	

# TRICARE for Life

- Who is eligible?
  - Military retirees and their family members or survivors age 65 and older who are eligible for Medicare Part A and enrolled in Medicare Part B
- TRICARE for Life acts as a supplement to Medicare
  - Virtually eliminates all out-of-pocket costs
- Visit [www.triwest.com](http://www.triwest.com) or [www.tricare4u.com](http://www.tricare4u.com) for more information



# [www.triwest.com](http://www.triwest.com)

- The **TriWest web site** offers
  - Links to locating MTFs, providers, network pharmacies and needed forms
  - Online enrollment and fee payments for TRICARE Prime and TRICARE Prime Remote
  - A claim-status and eligibility tool
  - Regularly updated TRICARE Program news
  - Health and wellness information
  - General and behavioral health information

# Important Resources

- **TriWest Healthcare Alliance**
  - [www.triwest.com](http://www.triwest.com)
  - 1-888-TRIWEST (874-9378)
- **DEERS**
  - 1-800-538-9552
- **WPS**
  - 1-888-TRIWEST (874-9378)
  - [www.tricare4u.com](http://www.tricare4u.com) (TFL questions)

***Mahalo!***

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